

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
JOHNSTOWN DIVISION**

In re:

SHARON EMERICK

Debtor(s)

Case No. 15-70226JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/31/2015.
- 2) The plan was confirmed on 06/04/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 10/30/2015, 11/18/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/15/2019, 04/05/2019.
- 5) The case was dismissed on 04/05/2019.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 50.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$25,725.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$25,984.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$25,984.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,300.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,082.73
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,382.73

Attorney fees paid and disclosed by debtor: \$1,400.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLEGHENY IMAGING PC	Unsecured	184.00	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP - AGEN	Unsecured	170.95	170.95	170.95	0.00	0.00
AUSA CHECK RECOVERY	Unsecured	92.15	NA	NA	0.00	0.00
BANK OF AMERICA NA**	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE BANK NA**	Unsecured	1,702.00	1,702.83	1,702.83	0.00	0.00
CAPITAL ONE(*)	Unsecured	0.00	NA	NA	0.00	0.00
CENTURY LINK TELEPHONE++	Unsecured	119.17	NA	NA	0.00	0.00
CHESSIE FCU	Unsecured	0.00	NA	NA	0.00	0.00
CHESSIE FCU	Unsecured	0.00	NA	NA	0.00	0.00
CHESSIE FCU	Secured	7,051.00	NA	7,051.00	5,142.57	784.18
COLLECTION SERVICE CENTER INC	Unsecured	299.53	NA	NA	0.00	0.00
CREDIT COLLECTIONS USA	Unsecured	41.00	NA	NA	0.00	0.00
CREDIT COLLECTIONS USA	Unsecured	0.00	NA	NA	0.00	0.00
FIRST PEOPLES COMMUNITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
FOCUS RECEIVABLE MANAGEMENT	Unsecured	171.00	NA	NA	0.00	0.00
HSBC BANK++	Unsecured	0.00	NA	NA	0.00	0.00
HSBC BANK++	Unsecured	0.00	NA	NA	0.00	0.00
HSBC BANK++	Unsecured	0.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	813.00	NA	NA	0.00	0.00
LAVAL COLLECTION AGENCY++	Unsecured	483.00	NA	NA	0.00	0.00
LAVAL COLLECTION AGENCY++	Unsecured	92.00	NA	NA	0.00	0.00
LAVAL COLLECTION AGENCY++	Unsecured	57.00	NA	NA	0.00	0.00
LAVAL COLLECTION AGENCY++	Unsecured	6.00	NA	NA	0.00	0.00
MED EXPRESS BILLING	Unsecured	50.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	1,268.00	NA	NA	0.00	0.00
SAC INC	Unsecured	269.50	NA	NA	0.00	0.00
SALUTE VISA	Unsecured	813.35	NA	NA	0.00	0.00
THD/CBSD	Unsecured	0.00	NA	NA	0.00	0.00
US BANK NATN'L TRUST ASSN - TRU	Secured	52,760.18	55,755.35	0.00	14,815.56	0.00
US BANK NATN'L TRUST ASSN - TRU	Secured	0.00	4,316.59	4,316.59	858.96	0.00
US CELLULAR	Unsecured	162.52	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WEST PENN POWER*	Unsecured	885.09	758.06	758.06	0.00	0.00

Summary of Disbursements to Creditors:

	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
Secured Payments:			
Mortgage Ongoing	\$7,051.00	\$19,958.13	\$784.18
Mortgage Arrearage	\$4,316.59	\$858.96	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$11,367.59	\$20,817.09	\$784.18
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$2,631.84	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,382.73</u>	
Disbursements to Creditors	<u>\$21,601.27</u>	
TOTAL DISBURSEMENTS :		<u>\$25,984.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/24/2019

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.